

15CV09576-WQM-NLS

**FILED**  
**APR 30 2015**  
CLERK, U.S. DISTRICT COURT  
BY: JENNIFER L. GARCIA, DEPUTY  
NATIONAL DEFAULT SERVING CORPORATION  
WHEN RECORDED MAIL TO:  
National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND  
CORRECT COPY OF THE ORIGINAL RECORDED  
IN THE OFFICE OF SAN DIEGO COUNTY

RECORDING FEE: **\$27.00**

RECORDED ON: **April 17, 2015**

AS DOCUMENT NO: **2015-0184858**

BY: **s/ JUANA TOBIAS**

SERVICELINK TITLE COMPANY

NDSC File No. : 15-20582-SP-CA  
Title Order No. : 150109961-CA-VOI

APN: 558-102-21-00

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST  
IMPORTANT NOTICE**

**ATTENTION RECORDER:** THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS  
APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE  
2923.3

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注: 本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO  
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP  
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR  
PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have  
the legal right to bring your account in good standing by paying all of your past due payments plus  
permitted costs and expenses within the time permitted by law for reinstatement of your account,  
which is normally five business days prior to the date set for the sale of your property. No sale date  
may be set until approximately 90 days from the date this notice of default may be recorded (which  
date of recordation appears on this notice).**

This amount is \$12,145.26, as of 04/08/2015 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the

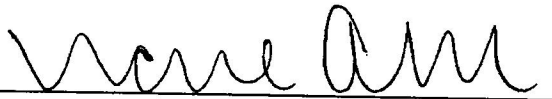
NDSC File No. : 15-20582-SP-CA

That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to duly appointed Trustee a written Declaration of Default and Demand for Sale, and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

The Declaration required by California Civil Code Sections 2923.5 or 2923.55 is attached hereto.

Dated : 4/15, 2015

National Default Servicing Corporation, as Trustee for Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through Certificates, Series 2007- HES



By: Nichole Alford, Trustee Sales Supervisor

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND  
CORRECT COPY OF THE ORIGINAL RECORDED  
IN THE OFFICE OF SAN DIEGO COUNTY

RECORDING FEE: \$18.00

RECORDED ON: April 17, 2015

AS DOCUMENT NO: 2015-0184857

BY: s/ JUANA TOBIAS  
SERVICELINK TITLE COMPANY

Recording requested by and  
when recorded mail to:  
National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020  
APN No. : 558-102-21-00

NDSC File No.: 15-20582-SP-CA

SPACE ABOVE THIS LINE FOR RECORDER'S USE

### SUBSTITUTION OF TRUSTEE

WHEREAS, Modesta Cobian, a widow was the original Trustor(s), Westwood Associates, A California Corporation was the original Trustee and Mortgage Electronic Registration Systems, Inc., as nominee for, WMC Mortgage Corp., its successors and assigns was the original Beneficiary under that certain Deed of Trust dated 11/09/2006 and recorded on 11/29/2006 as Instrument Number. 2006-0847263 of the Official Records of San Diego County, State of CA and

WHEREAS, the undersigned, who is the holder of the Note and present Beneficiary under said Deed of Trust, desires to substitute a new Trustee in place and stead of said original Trustee, or Successor Trustee, thereunder.

NOW, THEREFORE, the undersigned hereby substitutes NATIONAL DEFAULT SERVICING CORPORATION, An Arizona Corporation, whose address is 7720 N. 16<sup>th</sup> Street, Suite 300, Phoenix, Arizona 85020, as Trustee under said Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

Deutsche Bank National Trust Company, as Trustee, in  
trust for the registered holders of Morgan Stanley ABS  
Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through  
Certificates, Series 2007- HE5, by Select Portfolio Servicing,  
Inc., as attorney-in-fact

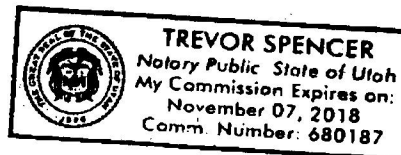
By: Palina Thorsted  
Name: Palina Thorsted  
Title: Document Control Officer  
Select Portfolio Servicing, Inc.  
Date: 4-11-15

STATE OF UTAH  
COUNTY OF SALT LAKE

☒ Personally Known

On this 10 day of April, in the year, 2015 before me, Trevor Spencer  
Document Control Officer, a notary public personally appeared Palina Thorsted ☒, a  
basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and  
acknowledged that he/she executed the same. Witness my hand and official seal

Trevor Spencer  
Notary Public

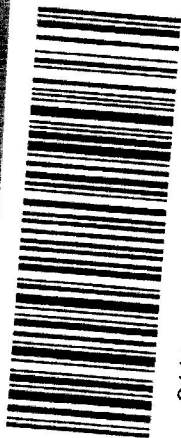




*National Automatic Servicing Corp.*

7720 North 16th Street  
Suite 300  
Phoenix, Arizona 85020

**CERTIFIED MAIL**



9414 8149 0101 5629 778563

15-20582-6

UNITED STATES OF AMERICA  
C/O UNITED STATES DISTRICT COURT  
333 WEST BROADWAY  
SAN DIEGO, CA 92101

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APR 30 2015

CLERK US DISTRICT COURT  
SOUTHERN DISTRICT OF CALIFORNIA

RECEIVED